August 8, 2023

The Hon. Seamus O'Regan Minister of Labour and Seniors

Sent via email to EDSC.MIN.AINES-SENIORS.MIN.ESDC@hrsdc-rhdcc.gc.ca

Dear Minister,

I offer congratulations on your appointment as Minister of Seniors. As the NDP critic for Seniors, I look forward to the important work to come.

More Canadians than ever are entering their older years. We need to be ready to meet their needs by making sure our public services and institutions are strong and prepared, and that our tax system is applied fairly to all Canadians, including single seniors and seniors who rent. Unfortunately, Canada is not ready. Far too many seniors are living in poverty at risk of becoming unhoused or are already experiencing homelessness, the federal government is clawing back their benefits, or they are forced to make the difficult choice between buying their medication and buying food.

Significant changes must be made if your government is serious about better supporting seniors.

One change I urge you to act on immediately is to retroactively apply the 10% increase to Old Age Security (OAS) <u>for all seniors</u>. Poverty does not discriminate based on age. Seniors aged 65 to 74 are becoming increasingly financially insecure, yet your government is focused only on the needs of those 75 years and older. Yet, all seniors are facing increased costs and rising inflation. The two-tier system your government has created is discriminatory and is seen by Canadians as a cost-saving measure for the government. It is unjust, unfair, and must be corrected.

Another policy change your government could make that would immediately raise the bar of dignity for Canadian seniors is to create a Guaranteed Livable Basic Income (GLBI). Research tells us that implementing a GLBI is a cost-saving measure. For example, it saves money on healthcare and crime rates go down. Looking after people is good economics. We saw this clearly with the pandemic financial supports in 2020 and 2021. My NDP colleague, Leah Gazan, has spearheaded this issue with a motion and private Member's bill, and her work has gained support from across the country. I urge you to get on board with GLBI and convince your cabinet colleagues to do the same.

Seniors deserve a retirement that's financially secure and dignified. And no senior should miss out on benefits they qualify for because of a paperwork oversight – but that's exactly what's happening to tens of thousands of seniors today. They risk having



House of Commons Chambre des communes CANADA

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4683 Marine Avenue Powell River, BC V8A 2L1 (604) 489-2286 their Guaranteed Income Supplement (GIS) suspended if they are unable to file their taxes on time. A reasonable person would understand that there are several common situations in which seniors would need more time to complete the daunting paperwork to make the required income statement, including illness and lack of support. Please review my private Member's motion, M-70, which addresses this situation and provides a solution. It is important to note that seniors who are receiving GIS are some of the most vulnerable people in our country and cannot afford to lose their benefits.

Every senior should have a safe, accessible, and affordable place to call home. I commend your government for placing an emphasis on supports for aging in place, but I encourage you to consider how aging in place policies mainly benefit those who own their homes and leave out seniors who rent. I am sure you will agree, Canada does not have enough purpose-built affordable rental housing for seniors, especially those who live in rural and remote regions of the country. They are being forced out of their homes and into urban areas where they are often isolated, living without a social safety net or community. I expect you will work closely with your colleague, Minister Fraser, on the housing file to ensure that our most vulnerable seniors are not left behind.

Finally, we need to address the imbalance in our taxation system as it applies to single seniors who rent. The cost of living for one person is two-thirds what it is for a couple, while the current tax system favours those who are married and own homes. The tax system must be modernized. Society has changed since 1950 but our tax policies have not. You could work with your cabinet colleagues to address these inequalities with changes such as implementing a non-refundable tax credit for single seniors, establishing a higher threshold for OAS clawback for single seniors, and a higher deposit allowance into TFSA accounts for seniors who rent.

Every Canadian deserves to be able to age well, living with dignity as a valued member of their community. The issues I've outlined are not difficult to fix but your government so far has refused to do so. My New Democrat colleagues and I will be pressing you to do better.

I would like to meet with you when the House resumes to discuss these issues and how we could work together to solve them.

Sincerely,

Rachel Blaney, MP North Island-Powell River NDP Critic for Seniors